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CFW 3624  
PATENT

Docket No.: 02012-40137(REG)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Lawrence Lederman  
Serial No. : 10/064,783 Group Art Unit : 3624  
Filed : August 16, 2002 Examiner : Subramanian  
For : *SYSTEM AND METHOD FOR MANAGING CONCENTRATION OF  
CORPORATE DEBT*

AMENDMENT AND REQUEST FOR RECONSIDERATION  
(37 C.F.R. § 1.111)

COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Amendment and Request for Reconsideration is submitted in response to an  
outstanding Office Action dated November 3, 2004.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2  
of this paper.

Remarks/Arguments begin on page 6 of this paper.

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